

Professional Retail Banking Skills

“Learn the Banking Skills beyond books to start a Banking Career”

This 45 Hours certificate course will help you in,

- *Understanding the paradigm shift in Indian Banking scenario*
- *Reaffirming your Banking Career Aspiration*
- *Knowing the insider’s perspective of Retail Banking Products*
- *Mastering Customer Service orientations as a Professional Banker*
- *Getting a firsthand feel of the Banking Processes through Simulators*
- *Honing up your Selling and Networking Skills in Banking*
- *Acquainting with the Digital transformation in Banks*

I) Course Contents:

Phase-1

Changing Face of Indian Banking
Digital Boom & Modern Banking Platforms
Career Options in Banking & Financial Services
What Banks in India seek in you?

Phase-2

Banks contribution in Indian Economy
New Age Customer’s Expectation from Banks
Advent of New Banks

Phase-3

Retail Banking Products

(Banker’s Perspective- Profitability, Customers Need and USP)- Completely Activity Based
Saving Account
Current Account
Fixed Deposits
Recurring Deposits
Loans & Advances

Phase-4

Customer Service Orientation (Soft Skills & Behavioral Roles)

CIC
Moments of truth
Service Parameters

Service Quality
Service Recovery & Complain Handling

Phase-5

Augmented Products in Banks (**Banker's Perspective- Profitability, Customers Need and USP**)- Completely Activity Based

Mutual Funds
Demat
HNI Services
NRI Services
Wealth Management
Portfolio Management
Electronic Lockers

Phase-6

Selling Skills in Banking

Value Perceptions
Features Benefit Motives Analysis
High Probability Sales Cycle Drill
Upselling & Cross Selling

Phase-7

Retail Banking Operations (Insiders tale- Activity Based)

Activity on Cash, Clearing & Other Day to Day Operations

Phase-8

Core Banking Solutions
Software Exposure
Lab Sessions on Demat Account
Lab Sessions on Simulating Transactions
Lab Sessions on Banks Website
Online Games to verify instruments
Dynamic Queue Management

Phase-9

Banking Interview Questions

Skill Through Drill

Personal Action Plan

II) Course Methodology/ Session Details

*The 45 hours Course is highly interactive and uses **Group Work Techniques** to provide a nurturing atmosphere, where activity based learning thrives.*

- **No Theory Approach**
- **Situational Activities**
- **Management Games**
- **Role Plays**
- **Case Studies -**
- **Simulations of Finacle Software**
- **Management Stories & Examples on all relevant areas**
- **Interactive Discussions all throughout**
- **Personal Action Plans to evaluate the participants**